

LOWNDES COUNTY BOARD OF COMMISSIONERS  
COMMISSION AGENDA ITEM

SUBJECT: ACCG-IRMA Post-Traumatic Stress Disorder (PTSD)  
Insurance Program

DATE OF MEETING: December 10, 2024

Work  
Session/Regular  
Session

BUDGET IMPACT: \$46,808.00

FUNDING SOURCE:

- Annual
- Capital
- N/A
- SPLOST
- TSPLOST

COUNTY ACTION REQUESTED ON: Approve ACCG-IRMA Post-Traumatic Stress Disorder (PTSD) Insurance Program

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HISTORY, FACTS AND ISSUES: HB451 requires all public entities in Georgia to offer a supplemental benefit program for first responders diagnosed with post-traumatic stress disorder (PTSD) resulting from exposure to line of duty traumatic events. It creates a once-per-lifetime financial safety net to assist with uninsured costs associated with PTSD treatment and recovery.

All legally organized public safety departments in Georgia are required by House Bill 451 (2023-2024), to provide a benefit to first responders effective January 1, 2025. The Association of County Commissioners of Georgia (ACCG) has developed a solution for Georgia counties that need this coverage which provides financial protection to first responders and their families in the event they develop PTSD.

The Act requires two once-per-lifetime benefits. The first is a \$3,000 lump-sum benefit paid following diagnosis of occupational PTSD by a qualified diagnostician. The second is a long-term disability benefit if the eligible first responder is no longer able to perform their duties as a first responder.

- The disability benefit begins 90 days after the first responder is determined to be unable to continue work as a first responder due to the covered condition, despite receipt of appropriate treatment.
- The disability benefit is paid monthly for up to 36 months.
- Paid first responders receive 60% of their monthly pay to a maximum of \$5,000 per month.

OPTIONS: 1. Approve participation in the Post-Traumatic Stress Disorder (PTSD) Insurance Program with the ACCG at mandated levels.

2. Board's Pleasure

RECOMMENDED ACTION: Board's Pleasure